

How do I Know What my Workers' Compensation Settlement Covers?

Your Montgomery County Workers' Compensation Law Firm

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At Saffren and Weinberg, Marc Alan Weinberg, Attorney and Kenneth Scott Saffren, Attorney are partners. The firm's tagline is "The People's Voice In Court." They make themselves available via phone at (215) 309-9577 or by email on the Saffren and Weinberg website. Saffren and Weinberg provides a no-charge, complimentary case review and answers questions for prospective clients.



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Kenneth Saffren, Esq.

Your [Montgomery County Workers' Compensation Law Firm](#)

Workers' Compensation or Workman's Comp. These words don't mean anything until you or a loved one is hurt on the job. However, these words mean a great deal to insurance companies because they try to ignore them when a worker's compensation claim has been filed. There are more terms that an insurance company will use to confuse you and reduce your settlement value. This is why it is crucial that you seek a workers' compensation law firm,

such as Saffren & Weinberg. When you contact our law firm, you can count on an experienced workers' compensation attorney to treat you like family. This means we don't treat your workers' compensation case like any regular case; we use the latest practices to get you the most workers' compensation settlement. We will explain all the tricks and terminology the attorneys from the insurance company will use. We also explain a comp claim, including:

Medical Benefits
Disability Benefits
Types of Settlements
Settlement agreement
Weekly Benefits
Wage Loss
Lump sum Payment or Settlement
Medicare

We don't ever want our clients to feel overwhelmed or intimidated because they are an injured worker. Our clients have a right to be compensated when they have been injured on the job site, whether from malfunctioning equipment or a co-worker's carelessness. There are many parts to a comp case. We help people understand the medical care you will need now and future medical treatments (if needed), as well as medical bills. A personal injury determines if a person will be

able to work again. It is broken down into the type of disability: total temporary disability and partial temporary disability and total permanent disability and partial permanent disability. Total and partial temporary disabilities do not result in a permanent injury that prevents a person from working full-time or ever working again. Injured workers are entitled to your workers' compensation benefits until that person returns to their job. Total and partial permanent is the opposite; people that are permanently injured and cannot return to their job or any other job ever again. This results in a lawsuit to recoup costs for medical and miscellaneous expenses (current and future). We do not often take the insurance companies first settlement offer; we know they can often pay much more than they are willing. We strive to get the largest settlement amount possible, so our clients can live the remainder of their (or their loved one's) life comfortably, not worrying about the bills but focusing on quality of life.

Below are some key questions our clients have asked. Please contact us to learn more and to file a claim.

So what does my settlement cover?

Pennsylvania recognizes workers' compensation benefits for employees who are injured on the job and suffer a work injury. These benefits include medical benefits and, in some cases, partial wage replacement. Pennsylvania has one of the most employee-friendly workers' compensation programs in the country. Unfortunately, filing a claim is still difficult and requires compliance with a series of rules and guidelines. In the event that you are injured on the job in Pennsylvania and have questions about filing a claim, it is important to seek advice from an experienced workers' compensation lawyer.

[What is Workers' Compensation Insurance?](#)

This is an insurance program that requires employers in Pennsylvania to provide employees with insurance to cover injuries in the workplace. Pennsylvania workers' compensation laws require qualifying employees to receive compensation for medical bills and payment for lost wages, regardless of who is at fault. In exchange, employees cannot file personal injury claims against their employer.

Who is covered?

Every employer in the state of Pennsylvania that employs one or more employee, part-time or full-time, must purchase workers' compensation coverage. If a business has been operating for more than three years, they may be able to self-insure, but this is less common. Most businesses choose one of the following: purchase a policy through an agent; purchase coverage from the private sector insurance brokers; join a certified group self-insurance fund, or obtain insurance through the State Workers' Insurance Fund.

Each business option ensures that employees who are hurt on the job, while acting within the scope of their employment duties, are able to collect compensation for their losses. However, not all workers in Pennsylvania qualify. The following workers are excluded from workers' compensation: volunteers, independent contractors, domestic employees, agricultural laborers, etc.

Some employees that qualify for workers' compensation will be barred from recovery if the injury is self-inflicted if the injury resulted from an illegal act, the injury resulted from illegal drug use or intoxication. Injuries that fall outside of these excluded categories will be covered by workers' compensation insurance if the injury is work-related. A work-related injury is one that occurs while an employee is working for the benefit of the employer or becomes ill as a result of those duties. An injury can even happen by a third-party on the job site, such as faulty equipment from a construction contractor. Many believe a work injury must be catastrophic to be awarded damages. This could not be further from the truth. A work injury range in severity from carpal tunnel and a bulging disc to paralysis and loss of a limb. Also, not all injuries are clearly linked to a specific work duty, so it is important to contact a workers' compensation attorney to handle any legal hurdles that could impede your ability to collect compensation. And

filing a claim right away can prevent evidence from disappearing.

What Benefits are Available?

Payments for lost wages will total two-thirds of the employee's average weekly wage; the maximum payable for 2017 is \$995 per week.

Specific loss awards will be rewarded if the worker lost the permanent use of a body part or received permanent disfigurement as a result of the injury.

Payment for surgical and medical services, medicine, supplies, hospital treatment, prostheses, and orthopedic appliances.

Death benefits.

Any wage loss payments will not be paid until at least seven days after the date of the injury. If you are out of work for two weeks, you can receive retroactive payment for the first seven days. If you report the injury promptly and the claim is accepted by the insurer, you can expect to receive the first check within three weeks of the injury; afterward, you will receive a weekly check. If your claim is not immediately accepted, you can receive temporary compensation for up to three months. If your claim is denied passed this threshold, you, as the injured employee, can file an appeal with the Office of Adjudication.

At Saffren & Weinberg, we take pride in our exceptional attorney-client relationship. When it comes to a work-related injury, knowing what a worker's comp claim is and how it works will provide more peace of mind during this difficult time. We invite you to visit our website to get better idea of how our workers' compensation lawyers work, including our case examples. Our contact information form makes it easy to contact us, and you can provide a message to save time on your case. No matter your medical condition from your job-related injury, we can get you the disability payments you deserve. We have successfully won many injured-employee cases from a number of zip codes in Pennsylvania and New Jersey.

If you have any questions about the rights available to you under a workers' compensation claim, contact the attorneys at Saffren & Weinberg for a free consultation. Our number is 215-576-0100, we are standing by ready to help you settle your claim.

Kenneth Scott Saffren / About the author

Kenneth Saffren, Esq, is a partner of Saffren & Weinberg located in Jenkintown, PA, practicing in workers' compensation, social security, and personal injury litigation. He is a member of both the United States District Court of New Jersey and Eastern District of Pennsylvania Supreme Court, as well as PHN Epsilon Roe.

This release was drafted by [Results Driven Marketing, LLC](#): a full-service digital marketing, public relations, advertising and content marketing firm located in Philadelphia, PA

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Ken Saffren, Partner
Saffren & Weinberg
+12153938700
[email us here](#)

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